

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

FILED  
6/22/20 2:39 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

<b>IN RE:</b>	) <b>Case No.</b> 19-24274-GLT
Kristal C. Owens f/k/a	)
Kristal C. Owens-Gayle,	) <b>Chapter</b> 11
<b>Debtor,</b>	)
Bayview Loan Servicing, LLC,	) <b>Related Document No.</b> 173
<b>Movant,</b>	)
<b>vs.</b>	) <b>Hearing Date:</b> 06/19/20 @ 1:30 p.m.
Kristal C. Owens f/k/a	)
Kristal C. Owens-Gayle and	)
Larry E. Wahlquist, U.S. Trustee,	)
<b>Respondents.</b>	) <b>Document No.</b>

**DEBTOR'S STIPULATION WITH BAYVIEW LOAN SERVICING**

**AND NOW**, comes the Debtor, by and through her attorneys, Calaiaro Valencik, and presents the following:

1. The Debtor filed for relief under Chapter 11 of the United States Bankruptcy Code on October 31, 2019.
2. The Bayview Loan Servicing, LLC ("Bayview") filed a proof of claim on April 13, 2020.
3. The Debtor filed a Plan and Disclosure Statement on May 14, 2020.
4. Bayview filed an objection to the Disclosure Statement and Confirmation of the Chapter 11 Plan on June 9, 2020.
5. The parties, in an effort to resolve their differences, stipulate as follows.
6. The Debtor shall have until September 30, 2020 to sell the Frankstown Avenue property. Any provisions of the Chapter 11 Plan and Disclosure Statement affording the Debtor the opportunity to sell her real estate up to one (1) year after the confirmation date shall not apply to Bayview and/ or the Frankstown Avenue property.

7. As consideration for this extension, the Debtor will pay \$1,200.00 per month each and every month until sale.

8. At the time of sale of the real estate, Bayview and any real estate taxes shall be paid first from the sale proceeds.

9. If the sale does not occur or the property is abandoned, Bayview will exercise its foreclosure rights within 270 days of an Order for relief being entered and/or September 30, 2020, whichever date comes first. The Debtor will cooperate and consent to the foreclosure of the Frankstown Avenue property.

10. Any reference to Bayview having a "Disputed" unsecured claim in the Disclosure Statement and Chapter 11 Plan is stricken. The Bayview pre-petition claim as filed in its Proof of Claim No. 14 in the amount of \$169,404.20 is deemed admitted.

11. The filing of this Stipulation resolves Bayview's objection to the Disclosure Statement filed June 9, 2020, at Document No. 168.

**Stipulated and Agreed to by:**

**DATE:** June 19, 2020

/s/ Donald R. Calaiaro  
Donald R. Calaiaro, PA ID No. 27538  
Counsel for Debtor  
[dcalaiaro@c-vlaw.com](mailto:dcalaiaro@c-vlaw.com)  
CALAIARO VALENCIK  
938 Penn Avenue, Suite 501  
Pittsburgh, PA 15222-3708  
(412) 232-0930

SO ORDERED this 22nd day of June 2020

/s/Jill Manuel-Coughlin  
Jill Manuel-Coughlin, PA ID No. 63252  
Counsel for Bayview Loan Servicing  
[jill@powerskirn.com](mailto:jill@powerskirn.com)  
Powers Kirn, LLC  
Eight Neshaminy Interplex, Suite 215  
Trevose, PA 19053  
(215) 942-2090 ext. 1337

  
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GREGORY J. TADDONIO<sup>ct</sup>  
UNITED STATES BANKRUPTCY COURT

## Imaged Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Kristal C. Owens  
DebtorCase No. 19-24274-GLT  
Chapter 11**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
Form ID: pdf900Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db +Kristal C. Owens, 10482 Baltimore Ave., Ste. 277, Beltsville, MD 20705-2321

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor U.S. Bank National Association, as Trustee for MASTR Adjustable Rate Mortgages Trust 2006-OA1, Mortgage Pass-Through Certificates, Series 2006-OA1  
ecfmail@mw-c-law.com, ecfmail@ecf.courtdrive.com

David Z. Valencik on behalf of Debtor Kristal C. Owens dvalencik@c-vlaw.com,  
cylaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com

Donald R. Calaiaro on behalf of Debtor Kristal C. Owens dcalaiaro@c-vlaw.com,  
cylaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-vlaw.com; mpeduto@c-vlaw.com; rfeil@c-vlaw.com

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com

Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com

Jennifer L. Cerce on behalf of Creditor Wilkinsburg School District and Borough of Wilkinsburg jlc@mbm-law.net

Jill Manuel-Coughlin on behalf of Creditor BAYVIEW LOAN SERVICING, LLC  
bankruptcy@powerskirn.com

Keri P. Ebeck on behalf of Creditor U.S. Bank National Association, as Trustee for Lehman XS Trust Mortgage Pass-Through Certificates, Series 2007-15N kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com

Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com

Larry E. Wahlquist on behalf of U.S. Trustee Office of the United States Trustee  
larry.e.wahlquist@usdoj.gov

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Sheetal Ramesh Shah-Jani on behalf of Creditor Lehman Xs Trust Mortgage Pass-Through Certificates, Series 2007-15N sshahjani@rascrane.com

Thomas Song on behalf of Creditor U.S. Bank National Association, et.al. pawb@fedphe.com

TOTAL: 13